

**Information to identify the case:**

Debtor 1	<b>Andrea L White</b>	Social Security number or ITIN	xxx-xx-6972
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-17662-VFP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea L White

3/22/21

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Andrea L White  
Debtor

Case No. 17-17662-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 22, 2021

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2021:

Recip ID	Recipient Name and Address
db	+ Andrea L White, 90 Tuxedo Parkway, Newark, NJ 07106-2823
cr	+ Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
516769559	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516769560	+ Experian, PO BOX 9701, Allen, TX 75013-9701
516769561	++ FIRST JERSEY CREDIT UNION, ONE CORPORATE DRIVE, WAYNE NJ 07470-3112 address filed with court:, First Jersey Cu, 245 Diamond Bridge Ave, Hawthorne, NJ 07506
516769563	+ First National Credit Card/Legacy, 500 E 60th St N, Sioux Falls, SD 57104-0478
516769562	+ First National Credit Card/Legacy, First National Credit Card, Po Box 5097, Sioux Falls, SD 57117-5097
516769566	Lord & Taylor, ATN: Risk Management, PO BOX 2324, North Augusta, SC 29841
517559353	+ Nationstar Mortgage, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516769568	PSE&G, PO Box 14104, New Brunswick, NJ 08906
516769570	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
516769569	Selip & Stylianou LLP, 199 Crossways Park Drive, P.O Box 366, Woodbury, NY 11797-0366
516769582	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000
516769586	+ Wakefield & Associates, 612 Gay St, Knoxville, TN 37902-1603

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2021 01:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 23 2021 01:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516769553	EDI: CAPITALONE.COM	Mar 23 2021 00:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516769552	+ EDI: CAPITALONE.COM	Mar 23 2021 00:38:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516769556	+ EDI: CITICORP.COM	Mar 23 2021 00:38:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516769555	+ EDI: CITICORP.COM	Mar 23 2021 00:38:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516769558	+ EDI: WFNNB.COM	Mar 23 2021 00:38:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
516769557	+ EDI: WFNNB.COM		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Mar 22, 2021

Form ID: 3180W

Total Noticed: 55

		Mar 23 2021 00:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516769584	EDI: CITICORP.COM	Mar 23 2021 00:38:00	Visa Dept Store National Bank/Macy's, 9111 Duke Blvd, Mason, OH 45040
516769583	EDI: CITICORP.COM	Mar 23 2021 00:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
516995208	EDI: Q3G.COM	Mar 23 2021 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516769564	EDI: IRS.COM	Mar 23 2021 00:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517000709	EDI: JEFFERSONCAP.COM	Mar 23 2021 00:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516769565	EDI: JEFFERSONCAP.COM	Mar 23 2021 00:43:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
516769554	EDI: JPMORGANCHASE	Mar 23 2021 00:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516896165	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2021 23:41:41	LVNV Funding, LLC its successors and assigns as, assignee of Synchrony Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516988412	+ EDI: MID8.COM	Mar 23 2021 00:43:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516769567	Email/Text: Bankruptcy.Notices@pnc.com	Mar 23 2021 01:40:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
517013203	EDI: PRA.COM	Mar 23 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516994969	EDI: PRA.COM	Mar 23 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
519070869	+ Email/Text: bankruptcy@pseg.com	Mar 23 2021 01:39:00	PSE&G, PO Box 490, Attn: Bankruptcy Dept., Cranford, NJ 07016-0490
516888562	+ Email/Text: bankruptcy@pseg.com	Mar 23 2021 01:39:00	PSE&G, PO Box 490, Cranford NJ 07016-0490
516960179	EDI: Q3G.COM	Mar 23 2021 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516769571	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synco/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
516769572	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synco/Toys 'R' Us, Po Box 965005, Orlando, FL 32896-5005
516769573	EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5004
516772647	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516769574	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516769575	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
516769576	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516769577	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Mar 22, 2021

Form ID: 3180W

Total Noticed: 55

516769578	+ EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516769579	EDI: RMSC.COM	Mar 23 2021 00:38:00	Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998
516840615	+ Email/Text: bncmail@w-legal.com	Mar 23 2021 01:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516769581	+ EDI: WTRRN BANK.COM	Mar 23 2021 00:38:00	Target, Po Box 673, Minneapolis, MN 55440-0673
516769580	+ EDI: WTRRN BANK.COM	Mar 23 2021 00:38:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
516886875	+ EDI: AIS.COM	Mar 23 2021 00:43:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516988250	Email/Text: bankruptcytn@wakeassoc.com	Mar 23 2021 01:40:00	HIGHLAND PHYSICIAN SERVICES, WAKEFIELD AND ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250
516769585	Email/Text: bankruptcytn@wakeassoc.com	Mar 23 2021 01:40:00	Wakefield & Associates, Attn: Bankruptcy, Po Box 50250, Knoxville, TN 37950

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Eggerman	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Eggerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Eggerman	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Mar 22, 2021

Form ID: 3180W

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magecf@magtrustee.com

Scott E. Tanne

on behalf of Debtor Andrea L White ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8